

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

PAUL G. MOYER  
SHARON A. MOYER  
Debtor(s)

Case No. 12-20079GLT

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/06/2012.
- 2) The plan was confirmed on 04/09/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/18/2013, 10/21/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/17/2014, 03/07/2017.
- 5) The case was completed on 03/22/2017.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,855.86.
- 10) Amount of unsecured claims discharged without payment: \$93,248.38.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$162,720.62
Less amount refunded to debtor	\$3,880.95

**NET RECEIPTS:**

**\$158,839.67**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,760.84
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$8,360.84**

Attorney fees paid and disclosed by debtor:	\$500.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BUTLER COUNTY TAX CLAIM BURE	Secured	4,451.47	5,436.35	5,436.35	5,436.35	439.55
BUTLER COUNTY TAX CLAIM BURE	Secured	0.00	854.19	0.00	0.00	0.00
BUTLER MEMORIAL HOSPITAL	Unsecured	1,456.00	NA	NA	0.00	0.00
BUTLER MEMORIAL HOSPITAL	Unsecured	75.00	NA	NA	0.00	0.00
BUTLER MEMORIAL HOSPITAL	Unsecured	75.00	NA	NA	0.00	0.00
BUTLER MEMORIAL HOSPITAL	Unsecured	75.00	NA	NA	0.00	0.00
BUTLER MEMORIAL HOSPITAL	Unsecured	75.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	23,488.00	24,150.82	23,546.24	23,546.24	9,342.40
CASHCALL INC**	Unsecured	2,507.00	2,796.43	2,796.43	219.10	0.00
CREDIT COLLECTIONS USA++	Unsecured	660.00	NA	NA	0.00	0.00
GREEN TREE CONSUMER DISC CO	Secured	33,526.00	38,004.37	0.00	25,068.32	0.00
GREEN TREE CONSUMER DISC CO	Secured	0.00	700.03	700.03	700.03	0.00
INSOLVE RECOVERY LLC BY AMERI	Unsecured	NA	NA	NA	0.00	0.00
INSOLVE RECOVERY LLC BY AMERI	Unsecured	1,215.00	1,168.89	1,215.00	1,215.00	98.22
INTERNAL REVENUE SERVICE*	Secured	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	36,000.00	25,361.34	25,361.34	25,361.34	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	80,500.29	80,500.29	6,307.12	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	504.00	534.80	534.80	41.90	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	181.00	262.19	262.19	20.54	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	580.00	697.35	697.35	54.64	0.00
MASON EASY PAY	Unsecured	251.00	NA	NA	0.00	0.00
MELLON BANK, NA**++	Unsecured	469.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	760.00	725.77	725.77	56.86	0.00
METABANK/FINGERHUT	Unsecured	631.00	NA	NA	0.00	0.00
METABANK/FINGERHUT	Unsecured	173.00	NA	NA	0.00	0.00
MID AMERICA BANK & TRUST CO	Unsecured	236.00	297.27	297.27	23.29	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	75.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	75.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	69.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	63.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	40.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NCO FINANCIAL SYSTEMS INC(**)++	Unsecured	21.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(**)++	Unsecured	17.00	NA	NA	0.00	0.00
NORTHWEST CDC D/B/A BUTLER CL	Unsecured	2,149.00	NA	NA	0.00	0.00
NORTHWEST CONSUMER DISCOUNT	Secured	1,969.14	1,969.14	1,937.55	1,937.55	464.64
NORTHWEST CONSUMER DISCOUNT	Unsecured	1,209.24	1,209.24	1,209.24	94.74	0.00
NORTHWEST CONSUMER DISCOUNT	Unsecured	NA	NA	NA	0.00	0.00
OAK HARBOR CAPITAL IV LLC	Unsecured	1,512.00	1,576.37	1,576.37	123.51	0.00
OAK HARBOR CAPITAL IV LLC	Unsecured	708.00	723.33	723.33	56.67	0.00
PA DEPARTMENT OF LABOR & INDU	Secured	NA	1,896.25	1,896.25	1,896.25	99.54
PA DEPARTMENT OF REVENUE*	Secured	0.00	44,335.42	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	46,599.29	3,054.29	38,442.46	38,442.46	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	4,395.12	1,538.65	120.55	0.00
PLAINS COMMERCE BANK*	Unsecured	235.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	659.00	771.42	771.42	60.44	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	496.00	497.42	497.42	38.97	0.00
PREMIER BANKCARD/CHARTER	Unsecured	325.00	411.13	411.13	32.21	0.00
PYOD LLC	Unsecured	836.00	868.41	868.41	68.04	0.00
SANTANDER CONSUMER USA INC D	Secured	7,415.06	7,415.06	7,415.06	7,415.06	1,657.10
SEVENTH AVENUE	Unsecured	514.00	513.09	513.09	40.20	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$25,068.32	\$0.00
Mortgage Arrearage	\$700.03	\$700.03	\$0.00
Debt Secured by Vehicle	\$30,961.30	\$30,961.30	\$10,999.50
All Other Secured	\$9,270.15	\$9,270.15	\$1,003.73
<b>TOTAL SECURED:</b>	<b>\$40,931.48</b>	<b>\$65,999.80</b>	<b>\$12,003.23</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$63,803.80	\$63,803.80	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$63,803.80</b>	<b>\$63,803.80</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$95,138.16</b>	<b>\$8,573.78</b>	<b>\$98.22</b>

**Disbursements:**

Expenses of Administration	\$8,360.84
Disbursements to Creditors	\$150,478.83
<b>TOTAL DISBURSEMENTS :</b>	
	<b>\$158,839.67</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/19/2017

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.